

**State of Michigan  
Department of Labor & Economic Growth  
Office of Financial and Insurance Services**

**Enforcement Actions  
October – December 2004**

<b>Name and Location</b>	<b>Enforcement Case No.</b>	<b>Type of License or Registration</b>	<b>Action Taken</b>	<b>Date of Action</b>	<b>Reason for Action</b>	<b>Type of Closure</b>	<b>Date Closed</b>	<b>Fines and Other Penalties</b>
1DebtFixer (DM) Kennesaw, GA	04-2951	Debt Management	Cease & Desist Order	11-19-04	MCL 451.432 Failure to Respond	Cease & Desist Order	12-06-04	Cease & Desist
Advanced Financial Debt Services Tustin, CA	04-2950	Debt Management	Cease & Desist Order	11-19-04	MCL 451.432 Failure to Respond	Cease & Desist Order	12-06-04	Cease & Desist
Aetna Life Ins. Company Hartford, CT	04-2947	Insurance	Proposed Settlement Agreement	11-08-04	MCL 500.438 Company Failure to Respond	Settlement Agreement	12-03-04	\$1,500 Market Conduct Fee
Casualty Claim Specialists, Inc. Livonia, MI	04-2817	Insurance	Notice of Opportunity to Show Compliance	10-27-04	MCL 500.438 Company Failure to Respond	Consent Order	11-29-04	\$500 Civil Fine
CDS Operations, Inc. Carrollton, TX	04-2953	Debt Management	Cease & Desist Order	11-19-04	MCL 451.432 Failure to Respond	Cease & Desist Order	12-06-04	Cease & Desist
Debt Rescue, LLC Long Beach, CA	04-2952	Debt Management	Cease & Desist Order	11-19-04	MCL 451.432 Failure to Respond	Cease & Desist Order	12-06-04	Cease & Desist
Delta Financial Corp. Ft. Lauderdale, FL	03-1213	Mortgage	Cease & Desist Order	09-10-04	MCL 445.1652 Unlicensed activity	Cease & Desist Order	10-20-04	Cease & Desist
Enterprise Mortgage Corporation Lansing, MI	04-2699	Mortgage	Notice of Opportunity to Show Compliance	03-18-04	MCL 445.1672 Company Failure to Respond	Consent Order	11-16-04	\$500 Civil Fine
Financial Solutions, Inc. Winchester, TN	04-2954	Debt Management	Cease & Desist Order	11-19-04	MCL 451.432 Failure to Respond	Cease & Desist Order	12-06-04	Cease & Desist

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Page 2

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Fire Insurance Exchange Shawnee Mission, KS	04-2824	Insurance	Notice of Opportunity to Show Compliance	09-17-04	MCL 500.2103 Failing to insure without additional business	Consent Order	11-17-04	\$250 Civil Fine
First Financial Services, LLC Nelson, Brian Scottsdale, AZ	04-2853	Securities	Cease & Desist Order	08-04-04	MCL 451.413 Unlicensed debt management business	Cease & Desist Order	12-10-04	Cease & Desist
Fremont Mutual Insurance Company Fremont, MI	04-2856	Insurance	Notice of Opportunity to Show Compliance	10-11-04	MCL 500.2112 Failure to provide sufficient detail and clarity for rating classes on Rating Information Form	Consent Order	10-11-04	\$5,000 Market Conduct Fee
G.E. Capital Assurance Co. Richmond, VA	04-2924	Insurance	Notice of Opportunity to Show Compliance	09-16-04	MCL 500.2011(1) Unfair method of competition or deceptive act	Consent Order	12-20-04	\$25,000 Civil Fine
International Vacations, LTD Inglewood, CA	04-2854	Securities	Cease & Desist Order	10-04-04	MCL 451.601 Unregistered activity; MCL 451.601 Making untrue statements	Final Order	12-14-04	Cease & Desist
J E Parks, Inc. Parks, James E. Pontiac, MI	04-2962	Insurance	Proposed Consent Order	12-01-04	MCL 500.1239(h) Demonstrated lack of fitness or trustworthiness MCL 500.1207(1) Fiduciary Violation	Consent Order	12-14-04	Revocation Restitution
Kroll, Michael J. Commerce Twp., MI	98-237	Insurance	Notice of Opportunity to Show Compliance	09-21-98	MCL 500.1204(4) Conduct unbecoming an agent; MCL 500.1208 Misrepresentation	Final Order	12-27-04	Revocation \$1,500 Civil Penalty

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Page 3

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Loan Depot, LLC, Van Le, Hieu Grosse Pointe Farms, MI	04-2957	Mortgage	Proposed Consent Order	11-24-04	MCL 445.1652 Unlicensed activity; MCL 445.1653 Receiving compensation from someone other than employer	Consent Order	12-14-04	\$1,000 Civil Fine
Mega Mortgage Slovik, Andrew Belleville, MI	04-2964	Mortgage	Proposed Consent Order	12-09-04	MCL 445.1652 Failure to Respond	Consent Order	12-29-04	\$1,000 Civil Penalty
Michigan Pioneer Title Corp., McDermott, Sean B. Fenton, MI	03-1497	Insurance	Notice of Opportunity to Show Compliance	05-05-04	MCL 500.1239(h) Demonstrated lack of fitness or trustworthiness MCL 500.1207(1) Fiduciary Violation	Final Order	12-15-04	Revocation
Mortgages Unlimited, LC Warren, MI	04-2650	Mortgage	Notice of Opportunity to Show Compliance	04-26-04	MCL 445.1652 Failure to respond	Consent Order	11-19-04	\$500 Civil Fine
Professional Business Solutions Burbank, CA	04-2956	Debt Management	Cease & Desist Order		MCL 451.432 Failure to Respond	Cease & Desist Order	12-06-04	Cease & Desist
Rhino Financial, Inc. Livonia, MI	04-2742	Mortgage	Cease & Desist Order	04-14-04	MCL 445.1652 Unlicensed activity	Final Order	12-14-04	Cease & Desist
Simpleton Holdings Corp. & Fontaine, Ryan Birmingham, MI	03-2668	Securities	Cease & Desist Order	05-05-04	MCL 451.601 Unregistered activity; MCL 451.501 making untrue statements	Cease & Desist Order	12-07-04	\$2,000 Civil Fine
Tato, Paul N. Higgins Lake, MI	04-2927	Insurance	Proposed Consent Order	09-17-04	MCL 500.1208a(1) Misrepresentation	Consent Order	11-11-04	\$200 Civil Fine
Tri-Debt Free Rancho Cucamonga, CA	04-2955	Debt Management	Cease & Desist Order	11-19-04	MCL 451.432 Failure to Respond	Cease & Desist Order	12-06-04	Cease & Desist